

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANNETTE MARGARET SHULTZ
CHARLES WILLIAM SHULTZ, JR.
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-70198 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/23/2015 and confirmed on 5/11/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		66,784.55
Less Refunds to Debtor	2,370.15	
TOTAL AMOUNT OF PLAN FUND		64,414.40

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,572.42	
Trustee Fee	2,780.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,352.62

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIBANK NA - OWNER TRUSTEE NEW RI Acct: 8963	15,482.71	15,482.71	0.00	15,482.71
	CITIBANK NA - OWNER TRUSTEE NEW RI Acct: 8963	0.00	0.00	0.00	0.00
	CITIBANK NA - OWNER TRUSTEE NEW RI Acct: 8963	0.00	23,519.61	0.00	23,519.61
	CITIBANK NA - OWNER TRUSTEE NEW RI Acct: 8963	0.00	0.00	0.00	0.00
	CVI LOAN GT TRUST I Acct: 7345	387.00	387.00	143.37	530.37
	EXETER FINANCE LLC F/K/A EXETER FIN. Acct: 6268	10,444.96	10,444.96	815.51	11,260.47
	HOLIDAY FINANCIAL SERVICES Acct: 4707	1,904.54	1,904.54	124.39	2,028.93
					52,822.09

Priority					
	DAVID A COLECCHIA ESQ Acct:	0.00	0.00	0.00	0.00
	ANNETTE MARGARET SHULTZ Acct:	0.00	0.00	0.00	0.00
	ANNETTE MARGARET SHULTZ Acct:	2,370.15	2,370.15	0.00	0.00
	LAW CARE Acct:	0.00	0.00	0.00	0.00
	DAVID A COLECCHIA ESQ Acct:	3,639.00	3,639.00	0.00	0.00
	DAVID A COLECCHIA ESQ Acct:	541.63	541.63	0.00	0.00
	DAVID A COLECCHIA ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-17	2,391.79	2,391.79	0.00	0.00
	BERKHEIMER TAX ADMINISTRATOR** Acct: X: 09	300.00	300.00	0.00	300.00
					300.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CLEARSPRING LOAN SERVICES INC++ Acct: 2361	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: XXX0IRA	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: D8H7	0.00	0.00	0.00	0.00
	AT & T MOBILITY II LLC Acct: 2044	881.47	54.33	0.00	54.33
	CREDIT MANAGEMENT CO Acct: XXX5765	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: XXX7810	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: XXX9089	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: XXX3874	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct: XXX3178	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP AGENT - MIE Acct: 3268	596.11	36.74	0.00	36.74
	DIVERSIFIED CONSULTANTS Acct: XXX1291	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 8887	16,025.34	987.80	0.00	987.80
	FEDERAL LOAN SERVICING Acct: XXX0003	0.00	0.00	0.00	0.00
	FEDERAL LOAN SERVICING Acct: XXX0004	0.00	0.00	0.00	0.00
	FEDERAL LOAN SERVICING Acct: XXX0002	0.00	0.00	0.00	0.00
	PREMIER BANKCARD LLC; JEFFERSON C Acct: XXX0293	420.98	25.95	0.00	25.95
	HSBC TAXPAYER FINCL SVCS/FKA++ Acct: XXX9857	0.00	0.00	0.00	0.00
	LTD FINANCIAL SVCS++ Acct: XXX4543	0.00	0.00	0.00	0.00
	MIDLAND FUNDING Acct: XXX3096	0.00	0.00	0.00	0.00
	PENELEC/FIRST ENERGY** Acct: XXX0618	3,215.68	198.21	0.00	198.21
	PENN CREDIT CORP++ Acct: XXX7587	0.00	0.00	0.00	0.00
	PA COLLECTION SERVICE++ Acct: XXX3546	0.00	0.00	0.00	0.00
	CVI LOAN GT TRUST I Acct: 7345	9,438.09	581.76	0.00	581.76
	SMITH OIL Acct: XXX0281	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP AGENT - MIE Acct: 3096	722.23	44.52	0.00	44.52
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 8530	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP - AGENT DIF Acct: 8910	168.45	10.38	0.00	10.38
	SHAPIRO & DENARDO LLC* Acct:	0.00	0.00	0.00	0.00
					1,939.69

TOTAL PAID TO CREDITORS

55,061.78

TOTAL	
CLAIMED	300.00
PRIORITY	28,219.21
SECURED	31,468.35

Date: 05/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANNETTE MARGARET SHULTZ
CHARLES WILLIAM SHULTZ, JR.
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70198 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Annette Margaret Shultz
Charles William Shultz, Jr.
DebtorsCase No. 15-70198-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 36

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db/jdb +Annette Margaret Shultz, Charles William Shultz, Jr., P.O. Box 75,
Heilwood, PA 15745-0075

cr Citibank, N.A., not in its individual capacity but, Fay Servicing, LLC, PO Box 814609,
Dallas, TX 75381-4609

14015026 Berkheimer, 50 North Seventh Street, P.O. Box 995, Bangor, PA 18013-0995

14015028 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,
Pittsburgh, PA 15234)

15170185 Citibank, N.A., Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609

14015036 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

14015037 +Federal Loan Service, P. O. Box 60610, Harrisburg, PA 17106-0610

14015038 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868

14015040 +HSBC/TAX, 90 Christiana Road, New Castle, DE 19720-3118

14015039 +Holiday Financial Services, 112 Hollidaysburg Plaza, Duncansville, PA 16635-8410

14073191 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
P.O. Box 619096, Dallas, TX 75261-9741)

14015044 Nationstar Mortgage, P.O. Box 619079, Dallas TX 75261-9079

14015045 Penelec, P.O. Box 3687, Akron, OH 44309-3687

14015047 Pennsylvania Collection Service, P.O. Box 110, Altoona, PA 16603-0110

14015048 +Rcs/cvi Loan Gt Trust, P. O. Box 10497, Greenville, SC 29603-0497

14015049 +Shapiro and DeNardo, 3600 Horizon Drive Suite 150, King of Prussia, PA 19406-4702

14015050 +Smith Coal and Oil, 1030 Shawna Road, Northern Cambria, PA 15714-8700

15121082 U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609

14060042 U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184,
Harrisburg,PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 29 2020 04:52:18
Exeter Finance Corp. Department, P.O. Box 201347, Arlington, TX 76006-1347

14032723 +E-mail/Text: g20956@att.com May 29 2020 04:55:38 AT&T Mobility II LLC,
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,
Bedminster, NJ 07921-2693

14023041 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 29 2020 05:06:42
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
Oklahoma City, OK 73126-8941

14080146 E-mail/PDF: resurgentbknofications@resurgent.com May 29 2020 05:06:09
CVI Loan GT Trust I c/o Resurgent Capital Services, P.O. Box 10675,
Greenville, SC 29603-0675

14025641 +E-mail/Text: bankruptcy@cavps.com May 29 2020 04:55:30 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14015030 +E-mail/Text: bankruptcy@credencerm.com May 29 2020 04:55:42 Credence Resource Management,
17000 Dallas Parkway #204, Dallas, TX 75248-1940

14015031 +E-mail/Text: bdsupport@creditmanagementcompany.com May 29 2020 04:55:33
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

14015033 E-mail/PDF: creditonebknofications@resurgent.com May 29 2020 04:52:53 Credit One Bank,
P.O. Box 60500, City Of Industry, CA 91716-0500

14076794 E-mail/Text: G06041@att.com May 29 2020 04:55:33 Direct TV, P.O. Box 5008,
Carol Stream, IL 60197-5008

14015034 +E-mail/Text: bankruptcy@dcicollect.com May 29 2020 04:55:37 Diversified Consultant,
10550 Deerwood Park Boulevard, Jacksonville, FL 32256-0596

14015035 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 29 2020 04:52:52 Exeter Finance Corp,
P. O. Box 166097, Irving, TX 75016-6097

14063123 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 29 2020 04:51:53 Exeter Finance Corp.,
P.O. Box 167399, Irving, TX 75016-7399

14015041 +E-mail/Text: ebn@ltdfin.com May 29 2020 04:54:40 Limited Financial Service,
7322 Southwest Freeway Suite 1, Houston, TX 77074-2010

14015042 +E-mail/Text: bankruptcydpt@mcmcg.com May 29 2020 04:55:06 Midland Funding, PO Box 939069,
San Diego CA 92193-9069

14015043 E-mail/Text: lisa.girgen@securian.com May 29 2020 04:55:36 Minnesota Life Insurance Company,
400 Robert Street North, Saint Paul, MN 55101-2098

14080571 +E-mail/Text: JCAP_BNC_Notices@jcap.com May 29 2020 04:55:26 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

14015051 +E-mail/Text: bnc-bluestem@quantum3group.com May 29 2020 04:55:39 Webbank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citibank, N.A., not in its individual capacity but

cr Nationstar Mortgage LLC

cr Nationstar Mortgage LLC

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 36

Date Rcvd: May 28, 2020

cr* U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609
14015032* +Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14893279* +Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
14669710* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096,, Dallas, TX 75261-9741)
14015029 ###Collection Service Center, P. O. Box 68, Altoona, PA 16603-0068
14048121 ###Penelec, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771
14015046 ###Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14015027 ###Sortis Holding, Inc., f/k/a Clear Spring Loan Services, Inc.,
1124 Northwest Couch Street, Suite 500, Portland, OR 97209-4158

TOTALS: 3, * 4, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 26, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Bradley Joseph Osborne on behalf of Creditor Citibank, N.A., not in its individual capacity
but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL3
bosborne@hoflawgroup.com, pfranz@hoflawgroup.com
David A. Colecchia on behalf of Debtor Annette Margaret Shultz colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
David A. Colecchia on behalf of Joint Debtor Charles William Shultz, Jr.
colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgrou@kmlawgroup.com
KIMBERLY A. BONNER on behalf of Creditor Nationstar Mortgage LLC kab@jsdc.com,
jnr@jsdc.com;eaf@jsdc.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 10